

Warning Signs

Regular bills that do not arrive as expected

Suspicious accounts on your credit report

Unexpected credit card or billing statements



Denials of credit for no apparent reason

Calls or letters about purchases that you did not make

If You Are a Victim

File a police report

Contact the three credit bureaus to place a Fraud Alert or Security Freeze on your credit reports. Be sure to request a copy of the reports and review them carefully for suspicious activity.

Equifax 1-800-525-6285

Experian 1-888-397-3742

TransUnion 1-800-680-7289

Close any accounts that have been tampered with or used fraudulently.

For more information, please contact us at:



**500 James Robertson Parkway
Nashville, TN 37243
1-800-342-8385
www.tennessee.gov/consumer**



IDENTITY THEFT



**State of Tennessee
Department of Commerce and Insurance
www.tennessee.gov/consumer**



Identity Theft

occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes.

It is estimated that approximately 8 to 10 million thefts occur each year at a loss of \$50 billion. It is further estimated that victims spend an average of 600 hours trying to repair the damage caused by thieves.

The Division of Consumer Affairs is the clearinghouse for Identity Theft related complaints that occur in Tennessee. We want to make you aware of this growing problem and give you some tips on how to prevent this from happening to you. We have also included some information on what to do should you become victimized.

Protect Yourself

Don't carry your Social Security Card

- Only give out the number when you are certain that it is absolutely necessary and to someone you trust.

Secure Documents – Always file documents that contain personal information about you in a secure location. Don't send mail from home, place it in a secure mailbox.



Shred Documents – Be sure to shred documents that you no longer need containing personal information about you (including credit card solicitations).

Opt-Out - Stop receiving pre-screened offers of credit and insurance by contacting the Federal Trade Commission at **1-888-5-OPTOUT** or www.optoutprescreen.com.

Sign up with the Do Not Call Registers to stop receiving telemarketing calls. **Federal:** www.donotcall.gov **Tennessee:** **1-877-872-7030**

Don't Reveal Personal Information

– Don't share personal information over the phone unless you initiated the contact and you are comfortable.

Be On Guard When Using the Internet

– Only visit websites you know and keep your spyware, firewalls and anti-virus software current. For more information visit www.OnGuardOnline.gov

Don't Use Obvious Passwords – Be sure to use passwords that are difficult if not impossible for others to guess. Don't use the last four digits of your social security number, your birth date, or your mother's maiden name.

Check Your Credit Card Receipts – It is good public policy and Tennessee law that businesses do not print more than the last five digits of a credit card number or the expiration date on either the customer or merchant copy of an electronic receipt provided to the cardholder at the point of sale or transaction.

Check Your Credit Report Free – You can check your credit report with all three credit bureaus at no charge once a year. To request yours, please visit www.annualcreditreport.com or call **1-877-322-8228**.